

Information to identify the case:

Debtor 1	Richard J Janasiak	Social Security number or ITIN	xxx-xx-7291
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	17-30458-ABA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Richard J Janasiak

5/18/23

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Richard J Janasiak
Debtor

Case No. 17-30458-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: May 18, 2023

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 20, 2023:

Recip ID	Recipient Name and Address
db	+ Richard J Janasiak, 2420 Alleghany Ave, Vineland, NJ 08360-7205
cr	+ Members 1st of NJ Federal Credit Union, McKenna, DuPont, Higgins & Stone, PO Box 610, 229 Broad Street, Red Bank, NJ 07701-2009
518025122	+ Ally Financial, Morton & Craig, LLC, 110 Marter Avenue, Suite 301, Moorestown, NJ 08057-3125
517112173	+ American Fidelity, PO Box 25523, Oklahoma, OK 73125-0523
517112175	+ Bobs Furniture, PO Box 660553, Dallas, TX 75266-0553
517112180	+ Cumberland County Guidance Center, 2038 Carmel Rd., Millville, NJ 08332-9754
517189759	+ Ditech Financial LLC, PO Box 6154, Rapid City, SD 57709-6154
517885680	+ Ditech Financial LLC, Rebecca A. Solarz, Esquire, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
517112185	+ Estate of Phillip White c/o Sharon King., 231 S. Broad Street, Woodbury, NJ 08096-2448
517137954	+ TD Bank NA, Richard J Tracy, III Esq, 30 Montgomery Street, Suite 1205, Jersey City, NJ 07302-3835
517137385	+ TD Bank, N.A., PO Box 16029, Lewiston, ME 04243-9507
517201091	+ U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 18 2023 20:35:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 18 2023 20:35:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	EDI: GMACFS.COM	May 19 2023 00:28:00	Ally Capital, serviced by Ally Servicing LLC, PO Box 130424, Roseville, MN 55113-0004
cr	EDI: GMACFS.COM	May 19 2023 00:28:00	Ally Financial, PO Box 130424, Roseville, MN 55113-0004
517139563	EDI: GMACFS.COM	May 19 2023 00:28:00	Ally Capital, PO Box 130424, Roseville MN 55113-0004
519323011	+ EDI: AISACG.COM	May 19 2023 00:28:00	Ally Capital, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517112172	+ EDI: GMACFS.COM	May 19 2023 00:28:00	Ally Financial, POB 380901, Bloomington, MN 55438-0901
517112174	+ EDI: CITICORP.COM	May 19 2023 00:28:00	Best Buy, PO Box 9001007, Louisville, KY 40290-1007
517112176	+ EDI: CAPITALONE.COM	May 19 2023 00:28:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
517544411	+ EDI: AISACG.COM	May 19 2023 00:28:00	Capital One Auto Finance, a division of Capital On, AIS Portfolio Services, LP, 4515 N Santa Fe

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			Ave. Dept. APS, Oklahoma City, OK 73118-7901
517112177	+ EDI: RMSC.COM	May 19 2023 00:28:00	Care Credit, PO Box 960061, Orlando, FL 32896-0061
517112178	+ EDI: CITICORP.COM	May 19 2023 00:28:00	Citi Cards, PO Box 9001037, Louisville, KY 40290-1037
517112179	+ EDI: CITICORP.COM	May 19 2023 00:28:00	Citicards, PO Box 9001037, Louisville, KY 40290-1037
517112182	EDI: DISCOVER.COM	May 19 2023 00:28:00	Discover, PO Box 30943, Salt Lake City, UT 84130
517112183	+ EDI: DISCOVER.COM	May 19 2023 00:28:00	Discover, PO Box 71084, Charlotte, NC 28272-1084
517129324	EDI: DISCOVER.COM	May 19 2023 00:28:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517296513	Email/PDF: resurgentbknotifications@resurgent.com	May 18 2023 20:49:15	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517112186	Email/Text: ecrean@membersonenj.org	May 18 2023 20:34:00	Members 1st, 37 W. Landis Ave., Vineland, NJ 08360
517147907	Email/Text: laura@redbanklaw.com	May 18 2023 20:34:00	Members 1st of NJ Federal Credit Union, C/O McKenna, DuPont, Higgins & Stone, PC, PO Box 610, Red Bank, NJ 07701-0610
518751670	Email/Text: mtgbk@shellpointmtg.com	May 18 2023 20:35:00	NewRez LLC d/b/a Shellpoint Mortgage, P.O. Box 10826, Greenville, SC 29603-0826
518751671	Email/Text: mtgbk@shellpointmtg.com	May 18 2023 20:35:00	NewRez LLC d/b/a Shellpoint Mortgage, P.O. Box 10826, Greenville, SC 29603-0826, NewRez LLC d/b/a Shellpoint Mortgage, P.O. Box 10826, Greenville, SC 29603-0826
517283322	EDI: PRA.COM	May 19 2023 00:28:00	Portfolio Recovery Associates, LLC, c/o Best Buy Credit Card, POB 41067, Norfolk VA 23541
517268685	EDI: PRA.COM	May 19 2023 00:28:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
517112187	+ EDI: RMSC.COM	May 19 2023 00:28:00	QVC Card, PO Box 530905, Atlanta, GA 30353-0905
517306939	EDI: Q3G.COM	May 19 2023 00:28:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517112188	+ EDI: SALLIEMAEBANK.COM	May 19 2023 00:28:00	Sallie Mae, PO Box 8459, Philadelphia, PA 19101-8459
517183772	+ EDI: SALLIEMAEBANK.COM	May 19 2023 00:28:00	Sallie Mae., P.O Box 3319., Wilmington, DE 19804-4319
517114574	+ EDI: RMSC.COM	May 19 2023 00:28:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517112189	EDI: TDBANKNORTH.COM	May 19 2023 00:28:00	TD Bank, PO Box 8400, Lewiston, ME 04240
519825151	+ Email/Text: EBN@edfinancial.com	May 18 2023 20:35:00	US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359
517112191	+ EDI: WFFC2	May 19 2023 00:28:00	Wells Fargo, PO Box 51193, Los Angeles, CA 90051-5493
517112190	+ EDI: WFFC2	May 19 2023 00:28:00	Wells Fargo, PO Box 10347, Des Moines, IA 50306-0347
517217157	EDI: WFFC2	May 19 2023 00:28:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

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517112192 + EDI: WFFC.COM

May 19 2023 00:28:00 Wells Fargo Financial National Bank, PO Box
660553, Dallas, TX 75266-0553

TOTAL: 34

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517112184		Ditech
519825152	*+	US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359
517112181	##+	Department of Education, PO Box 530210, Atlanta, GA 30353-0210

TOTAL: 1 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 20, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 18, 2023 at the address(es) listed below:

Name	Email Address
Aleisha Candace Jennings	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing ajennings@raslg.com
Denise E. Carlon	on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Harold N. Kaplan	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing hkaplan@rasnj.com kimwilson@raslg.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
John R. Morton, Jr.	on behalf of Creditor Ally Capital ecfmail@mortoncraig.com mortoncraigecef@gmail.com
John R. Morton, Jr.	on behalf of Creditor Ally Financial ecfmail@mortoncraig.com mortoncraigecef@gmail.com
Michael R. DuPont	on behalf of Creditor Members 1st of NJ Federal Credit Union dupont@redbanklaw.com lori@redbanklaw.com
Sindi Mncina	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing smncina@raslg.com
Terry Tucker	on behalf of Debtor Richard J Janasiak terrytucker@comcast.net
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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